

On page 3, please delete the first heading "OBJECT OF THE INVENTION".

On page 3, please replace the section heading "DISCLOSURE OF THE INVENTION" with the following rewritten section heading:

SUMMARY OF THE INVENTION

On page 12, please replace the section heading "BEST MODE FOR CARRYING OUT THE INVENTION" with the following rewritten section heading:

DETAILED DESCRIPTION OF THE INVENTION

On page 31, please delete the section heading "EFFECTS OF THE INVENTION".

IN THE CLAIMS:

Please amend claim 3 as follows:

3. (Amended) The personal ornament having a white coating layer according to claim 1, wherein a white-colored noble metal coating layer is formed in a thickness ranging from 0.04 to 0.3 μ m by a dry plating process on the surface of the stainless steel coating layer.

Please amend claim 7 as follows:

7. (Amended) The personal ornament having a white coating layer according to claim 2, wherein the underlying plating layer comprises a coating layer which is formed by a wet plating process and is composed of at least one metal selected from the group consisting of gold, copper, nickel, chromium, tin, palladium, nickel-phosphorus alloys, nickel alloys excluding nickel-phosphorus alloys, copper-tin-palladium alloys, copper alloys excluding copper-tin-palladium alloys, tin alloys excluding copper-tin-palladium alloys, and palladium alloys excluding copper-tin-palladium alloys.